

House File 2278 - Introduced

HOUSE FILE 2278

BY HUNTER

A BILL FOR

1 An Act relating to health insurance participation requirements.

2 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 509.20 Health insurance
2 participation requirements.

3 1. An employer shall not require an employee to accept
4 group health insurance coverage pursuant to a group health
5 insurance policy offered by the employer or as a condition of
6 employment if the employee provides proof that the employee
7 has creditable coverage as defined in section 513B.2. If the
8 employee ceases to have creditable coverage, the employee
9 shall have sixty days from the date that the creditable
10 coverage ceases to provide proof that the employee has obtained
11 creditable coverage before being required to accept group
12 health insurance coverage offered by the employer.

13 2. In applying minimum participation requirements as a
14 condition of providing group health insurance coverage to an
15 employer, a carrier, as defined in section 513B.2, shall not
16 consider an employee or dependents of an employee who have
17 other creditable coverage in determining whether the applicable
18 percentage of participation is met.

19 EXPLANATION

20 This bill provides that an employee cannot be required
21 to accept group health insurance coverage pursuant to a
22 group health insurance policy offered by an employer or as
23 a condition of employment if the employee provides proof of
24 having creditable coverage. If the employee ceases to have
25 creditable coverage, the employee has 60 days from the date
26 that creditable coverage ceases to obtain creditable coverage
27 before being required to accept group health insurance coverage
28 offered by an employer. For purposes of the bill, "creditable
29 coverage" means the same as defined in Code section 513B.2.

30 The bill also provides that in applying minimum
31 participation requirements as a condition of providing health
32 insurance coverage to an employer, a carrier shall not consider
33 an employee or dependents of an employee who have other
34 creditable coverage in determining whether the applicable
35 percentage of participation is met. For purposes of the bill,

H.F. 2278

1 "carrier" means the same as defined in Code section 513B.2.